

Introducing **BROKER OS**

The Complete Insurance Brokerage Operating System.

One unified platform powering every dimension of your brokerage — from B2C aggregator portals and AI-powered process automation to B2B tender management, CRM, finance, rate engine, and more. Built for UAE insurance brokers who are ready to lead.



9

Integrated Modules

1

Unified Platform

0

Legacy Systems Needed

Average reading time - **10 mins**

UAE Brokers Are Held Back by Disconnected Systems.

Most insurance brokerages in the UAE operate with fragmented, manual, and offline processes — costing them deals, efficiency, and competitive edge. Sound familiar?



Manual Policy & Renewal Management

Teams rely on spreadsheets and emails to track renewals, resulting in missed deadlines, client churn, and hours of avoidable admin every week.



Fragmented Systems, Zero Visibility

Finance, CRM, portals, and operations all live in separate tools with no shared data. Decisions get made on incomplete information — every single day.



Offline Channels Create Friction & Delays

Communication with insurance companies still happens over email and phone calls. Quotes, endorsements, and approvals are lost in inboxes — slowing every deal.



Clients Demand a Digital Experience

Customers expect instant quotes, self-service portals, and mobile-first experiences. Brokers without digital capabilities are visibly falling behind competitors.

The Solution

Connecting operations, technology, and client experience to drive outcomes that truly matter. By unifying all brokerage workflows in one platform, BrokerOS eliminates the gaps, automates the friction, and gives every team member — and every client — exactly what they need.



Platform by Design

Integrated controls across every workflow — quotes, tenders, renewals, finance.



One Version of Truth

One platform. One data layer. Every module shares real-time information.

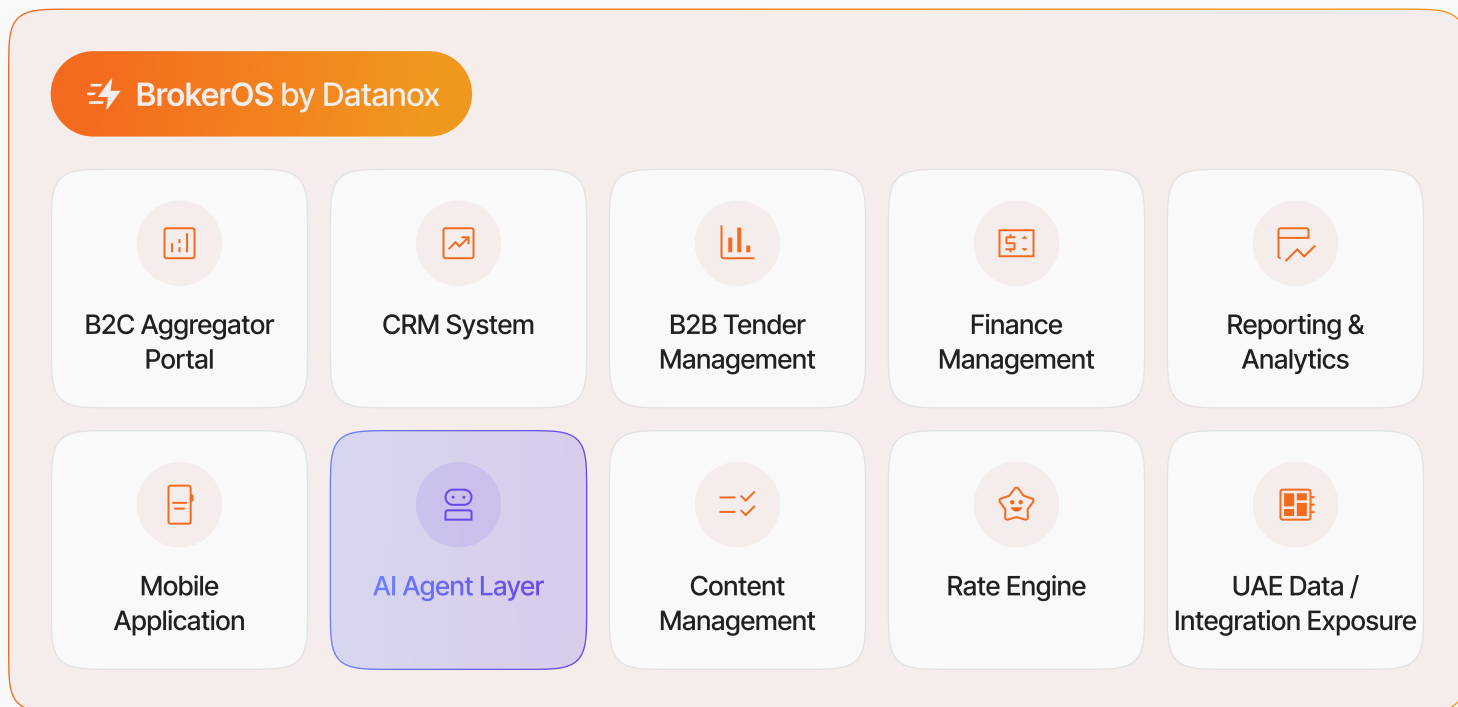


Outcome Focused

Not just dashboards — actionable intelligence that helps brokers decide faster.

BrokerOS — One Platform. Every Function. Zero Gaps.

BrokerOS by Datanox is the first fully integrated operating system purpose-built for UAE insurance brokers. Nine modules — including an AI Agent layer that automates your offline insurer workflows — all under one roof.



? Four critical questions to ask when selecting a brokerage platform:



Does it connect everything?

Can CRM, portals, tenders, finance, and KPIs be seen together in one place?



Does it make workflows easier?

Can it enforce controls without adding delays or extra manual work?



Does it improve performance over time?

Does it support ongoing optimization, not just one-time reports?



Does it help leaders decide faster?

Does it give clear, actionable insights instead of static dashboards?

Nine Powerful Modules, Fully Integrated.

Every module shares real-time data across your entire brokerage operation.

MODULE 01

B2C Aggregator Portal

Online quoting, comparison & purchase for end customers

A fully branded, client-facing insurance marketplace — like Policy Bazaar, eSanad, and InsureOne — customized to your brokerage. Customers compare, choose, and buy insurance online.

- Multi-insurer real-time quote comparison
- Online policy purchase & payment gateway
- White-labeled to your brand identity
- SEO-optimized for organic lead generation
- Customer onboarding & KYC workflows

MODULE 02

CRM System

Client relationships, pipeline & sales operations — end to end

A CRM built for insurance brokers — not generic sales teams. Manage your entire client lifecycle from lead to renewal, track every interaction, and give your sales team the tools to close and retain more business.

- Lead management & pipeline tracking
- Client 360° view — policies, calls, emails, claims
- Renewal alerts & automated follow-up workflows
- Team activity tracking & performance dashboards
- Corporate account & contact hierarchy management

MODULE 03

B2B Tender Management

Full tender lifecycle with all insurance companies

Replace email chains and WhatsApp groups with a structured, auditable digital tender system. Submit RFQs, collect insurer quotes, compare coverage, and award — all in one platform.

- Digital RFQ submission to all insurers in one click
- Automated quote collection & comparison matrix
- Version control and full audit trail
- Coverage gap analysis tools
- Award notification & documentation, fully digital

MODULE 04

Finance Management

End-to-end financial control for your brokerage

A comprehensive financial layer handling premium collections, insurer payables, commission reconciliation, credit control, and UAE VAT compliance — fully automated and always accurate.

- Comprehensive payable and receivable
- Commission reconciliation with insurers
- VAT reporting (UAE FTA compliant)
- Aged debtors & credit control tools
- Financial dashboards & P&L reporting

Reporting, Mobile, Self-Service & Content Management.

Every module shares real-time data across your entire brokerage operation.

MODULE 05

Report Management System

Real-time intelligence across every business function

A unified reporting engine that brings together data from all nine modules — giving management, operations, and finance the insights they need to make faster, smarter decisions.

- Executive dashboards with live KPI tracking
- Portfolio analysis by product, insurer & agent
- Renewal & retention reports
- Claims ratio & profitability analytics
- Scheduled & automated report distribution

MODULE 06

Mobile Application

Your brokerage, in your client's pocket

A branded mobile app for iOS and Android — giving your customers 24/7 access to their policies, claims status, renewals, and your team. Reduce call volume and increase satisfaction scores.

- Policy viewing & document download
- Renewal reminders & online payment
- Claims submission with photo upload
- Live chat with your broker team
- Push notifications for key events

MODULE 07

Self-Service Portal

Empower clients to manage their own insurance

A secure web portal where corporate and individual clients can view policies, download certificates, request endorsements, submit claims, and manage coverage — without calling your team.

- Policy management & certificate download
- Endorsement & cancellation requests
- Claims lodgment & status tracking
- Premium payment history & invoices
- Multi-user corporate account access

MODULE 08

Content Management System

Marketing, product, and content — all in one place

A flexible CMS built for insurance brokers — manage product pages, blog, landing pages, and campaigns without a developer. Launch new insurance products and promotions in minutes.

- No-code page builder for product & landing pages
- SEO tools & metadata management
- Blog & news publishing
- Email campaign management
- Promotional banner & campaign control

Module 09

The Complete Rate Engine.

Define, price, and manage every insurance product — all in one place.

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Complete Rate Engine

Define, price, and manage every insurance product — all in one place

The BrokerOS Rate Engine is a fully configurable product and pricing backbone for your brokerage. Define every insurance company you work with, build out their product plans in detail — benefits, coverage, exclusions, inclusions, and premiums — and set commission structures per insurer and product. When details change, update once and everything downstream — quotes, portals, comparisons — reflects it instantly. No spreadsheets, no manual updates, no errors.

PRODUCT & PLAN CONFIGURATION

- Define insurance companies & their product catalogue
- Build plans with full benefit schedules
- Configure coverage limits per plan & category
- Set inclusions — what is covered, sub-limits, co-pay
- Define exclusions — what is explicitly not covered
- Network and geographic coverage configuration

PRICING & COMMISSION CONTROL

- Premium tables by age band, gender, category & region
- Loading rules — medical, occupational, lifestyle factors
- Commission rates per insurer, product & channel
- Override and approval workflows for custom rates
- Versioned rate cards — publish, archive, and roll back
- Live sync to B2C portal, tender engine & CRM quotes



Build Once

Configure plans, benefits, and premiums in one place



Sync Everywhere

All portals, CRM, and tender engine update instantly



Zero Errors

No spreadsheets, no manual updates, no mismatches

AI Agent — Automating Your Offline Insurer Workflows.

Turning email inboxes and phone calls into structured, trackable, automated processes.

AI-Powered Layer

The biggest source of friction for UAE brokers isn't internal — it's the communication gap between brokers and insurance companies. Quotes are requested by email. Approvals come back by phone. Endorsement confirmations arrive three days later. Medical underwriting questions go back and forth indefinitely. BrokerOS's AI Agent layer sits across all of these offline channels and converts them into automated, structured, trackable workflows — eliminating manual chasing, reducing turnaround times, and giving your team full visibility on every pending item with every insurer.



Email Intelligence Agent

Reads incoming insurer emails, extracts structured data (quotes, approvals, rejections, terms), and automatically updates the relevant policy, tender, or endorsement record — no manual entry.



Quote Request Agent

Reads incoming insurer emails, extracts structured data (quotes, approvals, rejections, terms), and automatically updates the relevant policy, tender, or endorsement record — no manual entry.



Endorsement Follow-Up Agent

Tracks pending endorsement and policy change requests sent to insurers. Automatically follows up at defined intervals, escalates overdue items, and logs every interaction for audit.



Smart Coverage Advisor Agent

AI-guided product matching based on your client's actual needs.



Renewal Communication Agent

Automates renewal outreach to insurers — requesting updated terms, chasing confirmations, and collating responses — so your team focuses on advising clients, not managing inboxes.



Call Summary & Action Agent

Transcribes and summarizes calls with insurers, extracts action items, and automatically creates tasks, updates records, and sends follow-up emails — turning every call into a structured output.

"One platform. Nine modules. An AI agent that never misses a follow-up. This is how UAE insurance brokers will compete and win."

BrokerOS by Datanox — Built for the UAE Insurance Market

Built Different. Designed to Win.

Broker OS

BrokerOS isn't another off-the-shelf tool repurposed for insurance. It's the first platform built from the ground up, specifically for UAE insurance brokers — with AI at the core.



UAE-Native by Design

Built for UAE regulations, IA compliance, FTA VAT requirements, Arabic language support, and local insurer integrations — from day one.



Truly All-in-One

One platform covering CRM, B2C portal, tenders, finance, rate engine, reporting, mobile, and AI automation. No fragmented tools. One investment.



AI That Works for You

The AI Agent layer removes the friction of offline insurer communication — automating the email, call, and follow-up workflows that consume your team's time every day.



Rate Engine Precision

Define every product, plan, benefit, and premium in one place. Keep your portal, CRM, and tender engine always in sync — without spreadsheets or manual updates.



Fast to Deploy

Pre-built insurance workflows mean you go live in weeks, not months. Your team is operational with minimal disruption to your ongoing business.

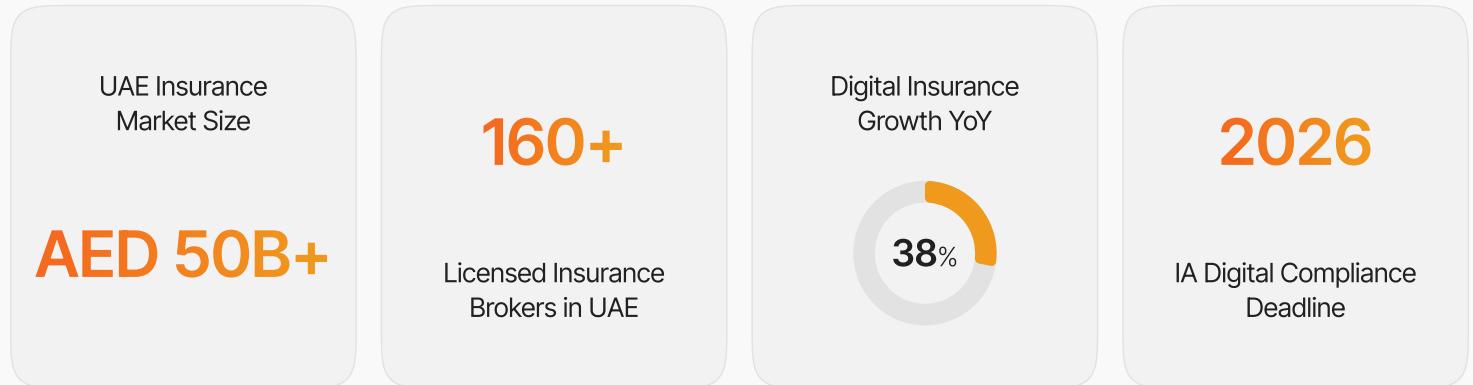


Dedicated Local Support

Datanox is based in the UAE. Your team gets hands-on onboarding, dedicated account management, and support from people who know the market.

The UAE Insurance Market Is Ready for This.

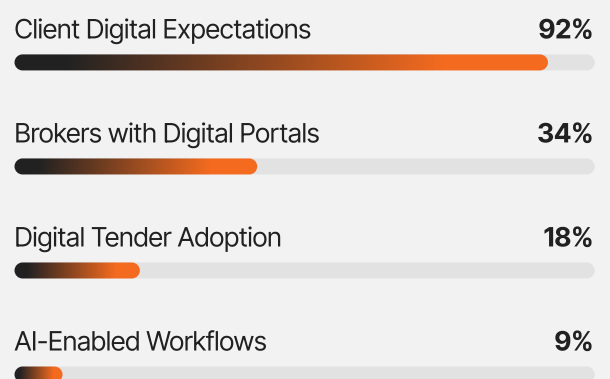
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The UAE Insurance Authority is actively pushing the industry toward digital transformation. Brokers who delay modernization are not just losing efficiency — they're risking regulatory compliance and market relevance.

- ▶ UAE's insurance penetration is growing fast — the digital opportunity is now
- ▶ IA mandates are tightening around digital records, client data management, and reporting
- ▶ Corporate clients are demanding digital selfservice and tender portals from their brokers
- ▶ Offline-only insurer workflows are a bottleneck — AI automation is the competitive differentiator
- ▶ The window to differentiate through technology is closing — early movers win

Digital Adoption Gap



The gap between client expectations and broker digital maturity is the market opportunity BrokerOS is built to close.

How BrokerOS Compares.

BrokerOS vs. typical alternatives used by UAE brokers today.

CAPABILITY	BROKEROS	STANDALONE ERP	MANUAL / SPREADSHEETS
B2C Online Aggregator Portal	✓ Included	✗ Not available	✗ Not available
Insurance-specific CRM	✓ Native	⚠ Generic, requires config	✗ Manual tracking
B2B Digital Tender Management	✓ Included	✗ Not available	✗ Email only
AI Agent — Offline Automation	✓ Included	✗ Not available	✗ Not available
Complete Rate Engine	✓ Included	⚠ Partial / separate cost	✗ Spreadsheet based
UAE VAT & IA Compliance	✓ Built-in	⚠ Add-on / partial	✗ Manual
Client Self-Service Portal	✓ Included	⚠ Separate cost	✗ Not available
Branded Mobile App	✓ Included	✗ Not available	✗ Not available
Unified real-time reporting	✓ Across all modules	⚠ Limited / siloed	✗ Manual reporting

The platform advantage is clear.

No other platform gives UAE insurance brokers everything they need — from client-facing portals and AI automation to finance, compliance, and rate management — under one roof, with one investment, and one team to support it all.

READY TO TRANSFORM?

Let's Build Your Brokerage of Tomorrow.

Transform

Book a personalized demo. We'll walk you through BrokerOS tailored to your brokerage's specific size, products, and goals — no generic presentations, no wasted time.

Website

datanox.io

Email

info@datanox.io

Location

Dubai, UAE

Request a Demo

Reach out to schedule your personalized BrokerOS walkthrough. See every module in action — including the AI Agent layer and Rate Engine — and get a proposal tailored to your brokerage.

[Discover BrokerOS — Book a Free Demo Now](#) 